



PATENT
Customer Number 22,852
Attorney Docket No. 05793.3051-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Joseph D. LILLY et al.) Group Art Unit: 3692
Application No. 09/780,468) Examiner: N. B. Nguyen
Filed: February 12, 2001) Confirmation No. 6389
For: SYSTEM AND METHOD FOR)
PROVIDING EXTRA LINES OF)
CREDIT)

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

SUPPLEMENTAL REPLY TO OFFICE ACTION

In reply to the Office Action mailed February 9, 2007, and supplemental to the
Reply to Office Action filed May 9, 2007, Applicants respond as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks/Arguments follow the amendments section of this paper.